

Information to identify the case:

Debtor 1	<u>Harry D Chance</u>	Social Security number or ITIN	xxx-xx-3490
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Tracy K Chance</u>	Social Security number or ITIN	xxx-xx-0994
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-24446-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Harry D Chance

Tracy K Chance

2/8/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Harry D Chance
 Tracy K Chance
 Debtors

Case No. 12-24446-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 69

Date Rcvd: Feb 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2018.

db/jdb +Harry D Chance, Tracy K Chance, 2443 Shamrock Lane, Millville, NJ 08332-6435
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
 513108865 +Annie Sez- CO #3, POB 1003, Totowa, NJ 07511-1003
 513401156 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 513387938 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 513108877 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 513108873 +Chase, POB 24696, Columbus, OH 43224-0696
 513108878 +Citifinancial Retail Services, POB 22066, Tempe, AZ 85285-2066
 513108879 +Citizens Bank, 1 Citizens Dr., Riverside, RI 02915-3000
 513148307 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
 513108892 +Mortgage Lenders Network, 213 Court St, FL 11, Middletown, CT 06457-3346
 513108893 +Olympus Servicing LP, 9600 Great Hills Trail, AUstin, TX 78759-6387
 513108896 SJ Emergency Physicians, Arrn: Accounts Receivable Management, 155 Mid Atlantic Parkway, Thorofare, NJ 08086
 513451687 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, Po Box 245, Trenton, NJ 08695-0245)
 513108895 +Select Portfolio Servicing, 3815 S. West Temple, Ste 2000, Salt Lake City, UT 84115-4412
 516574823 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516574824 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 513108898 +State Of New Jersey, Division Of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
 513108904 +West Michigan Community Bank, 5367 School Avenue, Hudsonville, MI 49426-1410

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 08 2018 22:27:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 08 2018 22:26:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 513164731 EDI: HNDA.COM Feb 08 2018 22:03:00 AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088
 513108863 +EDI: AMEREXPR.COM Feb 08 2018 22:03:00 American Express, POB 981537, El Paso, TX 79998-1537
 513108864 +EDI: HNDA.COM Feb 08 2018 22:03:00 American Honda Finance Corp, 200 Continental Drive, Ste 301, Newark, DE 19713-4336
 513108867 EDI: BANKAMER.COM Feb 08 2018 22:03:00 Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
 513108866 EDI: BANKAMER.COM Feb 08 2018 22:03:00 Bank of America, POB 982238, El Paso, TX 79998
 513108882 EDI: BANKAMER.COM Feb 08 2018 22:03:00 FIA Cards Services, POB 982238, El Paso, TX 79998
 513108883 EDI: BANKAMER.COM Feb 08 2018 22:03:00 Fleet Bank NA, 4161 Piedmont Pkwy, Greensboro, NC 27410
 513108868 +EDI: BANKAMER.COM Feb 08 2018 22:03:00 Bank Of America N.A., 450 American Street, #SV416, Simi Valley, CA 93065-6285
 513128003 +EDI: HFC.COM Feb 08 2018 22:03:00 Beneficial Financial Inc., 636 Grand Regency BLVD, Brandon, Florida 33510-3942
 513108869 +EDI: HFC.COM Feb 08 2018 22:03:00 Beneficial Household Finance Co., POB 3425, Buffalo, NY 14240-3425
 513108870 +EDI: HFC.COM Feb 08 2018 22:03:00 Benefiicial Household Finance Co., POB 3425, Buffalo, NY 14240-3425
 513108871 +EDI: HFC.COM Feb 08 2018 22:03:00 Best Buy-HSBC, POB 5253, Carol Stream, IL 60197-5253
 513108872 +EDI: CAPITALONE.COM Feb 08 2018 22:03:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 513231052 +EDI: BASSASSOC.COM Feb 08 2018 22:03:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
 513108874 +EDI: CHASE.COM Feb 08 2018 22:03:00 Chase Bank USA, POB 15298, Wilmington, DE 19850-5298
 513108875 +EDI: CITICORP.COM Feb 08 2018 22:03:00 Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
 513108876 +EDI: SEARS.COM Feb 08 2018 22:03:00 Citibank/Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 513108881 EDI: DISCOVER.COM Feb 08 2018 22:03:00 Discover Financial Services, POB 15316, Wilmington, DE 19850
 513108880 +EDI: RCSDELL.COM Feb 08 2018 22:03:00 Dell Computer-Web Bank, POB 81577, Autsin, TX 78708-1577

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513181500 EDI: RMSC.COM Feb 08 2018 22:03:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
513181499 EDI: RMSC.COM Feb 08 2018 22:03:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
513108884 +EDI: RMSC.COM Feb 08 2018 22:03:00 GE/JCPENNEY, POB 965007, Orlando, FL 32896-5007
513108885 +EDI: RMSC.COM Feb 08 2018 22:03:00 GECRB/Care Credit, PO Box 965036,
Orlando, FL 32896-5036
513108886 +EDI: RMSC.COM Feb 08 2018 22:03:00 GEMB-GAP, POB 965005, Orlando, FL 32896-5005
513108888 +EDI: HFC.COM Feb 08 2018 22:03:00 HSBC Bank, POB 5253, Carol Stream, IL 60197-5253
513231129 +EDI: HFC.COM Feb 08 2018 22:03:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
Eagan, Minnesota 55121-0188
513108889 +EDI: HFC.COM Feb 08 2018 22:03:00 HSBC/Boscovs, PO Box 5253,
Carol Stream, IL 60197-5253
513108887 +EDI: CITICORP.COM Feb 08 2018 22:03:00 Home Depot, POB 6497, Sioux Falls, SD 57117-6497
513108890 +EDI: IRS.COM Feb 08 2018 22:03:00 IRS, 2970 Market St., Philadelphia, PA 19104-5002
513181568 +EDI: OPHSUBSID.COM Feb 08 2018 22:03:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513317247 EDI: RESURGENT.COM Feb 08 2018 22:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of One Main Financial Inc., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
513108891 +EDI: TSYS2.COM Feb 08 2018 22:03:00 Macys, POB 8218, Mason, OH 45040-8218
513108894 +EDI: AGFINANCE.COM Feb 08 2018 22:03:00 OneMain, 300 Saint Paul Pl,
Baltimore, MD 21202-5038
513376710 EDI: PRA.COM Feb 08 2018 22:03:00 Portfolio Recovery Associates, LLC, c/o Capital One, Na,
POB 41067, Norfolk VA 23541
513881641 +EDI: PRA.COM Feb 08 2018 22:03:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513881640 +EDI: PRA.COM Feb 08 2018 22:03:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
513511427 +EDI: PRA.COM Feb 08 2018 22:03:00 Portfolio Recovery Assocs., LLC, POB 41067,
Norfolk, VA 23541-1067
513108897 EDI: AGFINANCE.COM Feb 08 2018 22:03:00 Springleaf Financial Service,
2321 S. Delsea Drive, Vineland, NJ 08360
513108899 +EDI: CHRYSLER.COM Feb 08 2018 22:03:00 TD Auto Finance, POB 9223,
Farmington Hills, MI 48333-9223
513131528 EDI: WFFC.COM Feb 08 2018 22:03:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
513108900 +EDI: WFFC.COM Feb 08 2018 22:03:00 Wells Fargo Financial, POB 29704,
Phoenix, AZ 85038-9704
513108901 +EDI: WFFC.COM Feb 08 2018 22:03:00 Wells Fargo Financial, 4143 121st St,
Urbandale, IA 50323-2310
513108902 +EDI: WFFC.COM Feb 08 2018 22:03:00 Wells Fargo Financial Cards, POB 14517,
Des Moines, IA 50306-3517
513108903 +EDI: WFFC.COM Feb 08 2018 22:03:00 Wells Fargo Home Mortgage, POB 10328,
Des Moines, IA 50306-0328
516833616 +E-mail/Text: jennifer.chacon@spservicing.com Feb 08 2018 22:27:39
Wilmington Savings Fund Society, FSB, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250, Wilmington Savings Fund Society, FSB,
c/o Select Portfolio Servicing, Inc. 84165-0250
516833615 E-mail/Text: jennifer.chacon@spservicing.com Feb 08 2018 22:27:39
Wilmington Savings Fund Society, FSB, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
513719963 EDI: ECAST.COM Feb 08 2018 22:03:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262
513850827 +EDI: BASSASSOC.COM Feb 08 2018 22:03:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
TOTAL: 50

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513164732 866-716-6441
513347780* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc., as servicing agent for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 20 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor Bank of America, N.A. bankruptcy@feinsuch.com
Scott M. Zauber on behalf of Debtor Harry D Chance szauber@subranni.com, ecf@subranni.com; ecorma@subranni.com; cwild@subranni.com; jwiesner@subranni.com; mmorrow@subranni.com; mhinnaurato@subranni.com
Scott M. Zauber on behalf of Joint Debtor Tracy K Chance szauber@subranni.com, ecf@subranni.com; ecorma@subranni.com; cwild@subranni.com; jwiesner@subranni.com; mmorrow@subranni.com; mhinnaurato@subranni.com
Tammy L. Terrell on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
TOTAL: 11